

HRAW



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President's Message



Dear members,

We begin this note with a heavy heart, deeply condemning the recent terrorist attack in Jammu and Kashmir. Our heartfelt condolences go out to the families of the brave souls who lost their lives. At this critical juncture, we stand firmly with the nation and extend our full support to the Government of India's stance and the decisive measures being taken to ensure national security. The hospitality industry expresses its solidarity with the country and salutes the courage of our armed forces defending our borders.

While the current situation has had an undeniable impact on the tourism and hospitality industry, particularly in northern India, we remain united in our strength and resilience. The

industry has always risen to challenges with dignity to resolve and this moment is no different.

In parallel, HRAWI remains committed to driving meaningful initiatives. We recently concluded a virtual awareness workshop titled 'Choosing Real Dairy – A Call for Conscious Consumption in the Hospitality Sector' in collaboration with the Food and Drug Administration (FDA), Maharashtra in May. The session aimed to educate industry professionals on food authenticity and responsible sourcing.

Furthering our commitment to food safety, HRAWI also successfully conducted FSSAI's latest FoSTaC training in Advance Catering in May. With this, we have facilitated the certification of over 3,500 hospitality professionals across Western India.

In a moment of unity and wellness, FHRAI and HRAWI, in association with the Morarji Desai National Institute of Yoga (MDNIY), hosted the Yoga Mahotsav in Goa as part of the 100-day countdown to the International Day of Yoga. With over 350 participants, the event was a powerful reminder of the importance of physical and mental well-being, especially during trying times.

As we navigate these turbulent waters, let us reaffirm our industry's commitment to upholding the unity, strength and integrity of our great nation. We remain steadfast in our resolve to support national interests, contribute positively to society and demonstrate that the hospitality fraternity stands not just as an economic pillar but as a patriotic force driven by purpose and pride.

Warm regards,

JIMMY SHAW, President, HRAWI



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Beacon of culinary excellence

At Sofitel Mumbai BKC, conscious living meets culinary craftsmanship—creating an experience that delights both palate and purpose.

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Celebrating **visionaries**

As a tribute to pioneers redefining the industry, HRAWI honoured hospitality & tourism professionals, whose exceptional contributions are paving way toward excellence and innovation.



HRAWI Bureau

The Hotel and Restaurant Association Western India (HRAWI) recently organised the 4th edition of 'Empowering Hospitality' Conclave & Awards at Radisson Blu Hotel & Spa, Nashik, where they recognised the contributions of hospitality professionals

and businesses in eco-tourism, wine tourism, hospitality leadership and culinary excellence.

Here is the list of winners, who have etched an extraordinary legacy in the world of tourism and hospitality, creating a conducive space in the western region of India for the industry to thrive, with their bold ideas, groundbreaking strategies and unwavering resilience.

Contribution to Eco-tourism and Luxury Stays in Nashik



Awardee: Kiran Chavan, Chairman & Managing Director, Grape County Eco Resort & Biodiversity Park, Nashik

Kiran Chavan is the visionary leader behind Green Spaces Realty, known for his successful developments around Nashik. As the Director of Viveda Wellness Retreat and Grape County Eco Resort, he has pioneered eco-friendly projects that blend sustainability with luxury. A passionate environmentalist, Chavan champions nature conservation and innovative, sustainable solutions in his business ventures and continues crafting memorable memories for his guests.

Pioneers in Nashik's Boutique Wineries



Awardee: Shailendra Pai, Owner and Founder, Vallonne Vineyards

Shailendra Pai is India's first wine professional-turned-vintner, who made history in the 1980s by launching India's first sparkling wine, Marquis de Pompadour, in Europe. In 2007, he founded Vallonné Vineyards, India's premier boutique winery and has since remained dedicated to crafting premium wines that have earned numerous awards and recognition both nationally and internationally. Vallonné Vineyards continues to leverage optimal viticultural practices and innovation to produce quality wines preferred by the premium brands.

Transformative impact on Nashik's Wine Tourism



Awardee: Sanjeev Paithankar, Deputy General Manager, Sula Vineyards, Nashik

Sula Vineyards, established in 1997, is India's leading wine producer and a pioneer in the country's wine industry. With a commitment to crafting high-quality wines, Sula has earned international recognition for its premium varietals, cultivated and processed in the picturesque and pristine vineyards of Nashik. Known for its innovative approach and dedication to sustainability and eco-friendly practices, Sula Vineyards offers a diverse range of wines, making it a favourite among wine lovers and connoisseurs both in India and abroad.

Legacy Restaurant operating since 1950s



Awardees: Shadab Inayat Fallah, Owner, Inayat Café, Nashik, and **Farahnaaz Inayat Fallah**, Co-Owner, Inayat Café, Nashik

Inayat Café, an iconic Iranian café founded in 1958 by Jawad Fallah, has been a local favourite for over 67 years. Now run by Farhanaz Fallah and her son, Shadab Fallah, the café continues its legacy with mouthwatering Mughlai dishes like butter chicken and tandoori chicken, earning accolades from food delivery companies Swiggy and Zomato. Known for its dedication to quality, hygiene and customer satisfaction, Inayat Café remains a cherished destination for food lovers.

Legacy Restaurant operating since 1950s



Awardee: Pankaj Dilip Rahane, Owner, Mazda Restaurant & Café

Pankaj Dilip Rahane, a Hotel Management and MBA graduate from Pune, carries forward the legacy of Hotel Mazda & Café, the oldest hotel in Nashik city. Founded by his grandfather, Late Murlidhar Laxman Rahane and later managed by his father, Dilip Murlidhar Rahane, Hotel Mazda & Café is renowned for its warm dining experience, liquor, exceptional service and tradition of excellence. Pankaj firmly believes that creating, managing and maintaining consistency in quality and service is what truly defines the legacy of any brand.

Pioneers of Luxury Farm Stays



Awardee: **Adwait Kher**, Proprietor, Utopia Farmstay, Nashik, and **Uttara Kher**, Utopia Farmstay, Nashik

Adwait and Uttara Kher, founders of Nashik's Utopia Farmstay, bring a unique blend of hospitality expertise and warmth to their venture. Having met while working at the Taj and with Uttara being crowned Miss India World in 1982, their journey has been one of passion and dedication. Together, they created Utopia Farmstay, a serene retreat nestled between Gangapur Lake and the Sahyadri mountains, offering a peaceful escape from the hustle of city life. Their property continues to focus on offering exceptional experiences.

Hospitality Leadership & Association formation



Awardee: **Late Radha Kishan Chandak**, **Hemant Takle**, **Satish Shanbagh**, **Jitubhai Parekh**, Founders, Nashik Hotel Association

Hemant Takle, Satish Shanbagh, Jitu Parekh and the late Radha Kishan Chandak, the visionary founders of the Nashik Hotel Association, have played a pivotal role in shaping the travel and hospitality industry in Nashik. Their collective efforts in promoting and supporting local hotels and businesses have earned them great respect and recognition, along with resolving pertinent challenges, contributing to the city's vibrant hospitality scene. They have also paved way for new ventures to thrive in Nashik.

Pioneering Farmer-Producer Company for Hospitality Supply Chain



Awardee: Vilas Shinde, Chairman and Founder, Sahyadri group, Nashik

Guided by the belief that 'alone we can do little; together we can do so much,' Vilas Shinde and three other smallholder farmers embarked on a transformative journey that has grown into Sahyadri Farms, India's leading fruits and vegetable export company. Serving over 18,000 registered farmers across 31,000 acres, Sahyadri's vision has always been to empower smallholder farmers to produce the highest quality fresh produce while overcoming barriers to finance, technology and product value addition.

Local Talent gaining National Recognition



Awardee: Chef Prasen Gavali, Radisson Blu Hotel & Spa, Nashik

Prasen Gavali, a proud Nashikite, has worked with renowned hotel brands such as Taj, Accor, Hyatt and Hilton before returning to his roots at Radisson Blu Hotel & Spa, Nashik in 2021. With his expertise and passion for food and beverage, he has successfully led his team of culinary experts, earning the recognition and appreciation of not only Nashik's food lovers but has drawn fame from across the country. From exquisite fine dining options to casual bites, his knowledge of culinary art has something to tantalise every palate.

Traditional South Indian Cuisine & Cultural impact



Awardee: **Uma Ramesh Iyer**, Founder and Chef, Amma's Tiffin Kaapi

Uma Ramesh Iyer, a retired banker and dedicated social worker, recognised a gap in Nashik for authentic South Indian cuisine and created Amma's Tiffin Kaapi to bring the rich flavours of Kerala-Tamil cuisine to the city. Inspired by traditional family recipes, her venture has quickly become a beloved hotspot, celebrated for its authentic taste, warm ambiance and nostalgic dining experience. Through her passion, she has successfully kept the legacy of Indian flavours alive while delighting food lovers in Nashik with unique aroma and recipes.

Homemaker turned Luxury Hotel Chef



Awardee: **Chef Yogita Sonawane**, Radisson Blu Hotel & Spa, Nashik

Yogita, a passionate home cook, found her true calling when she joined the pre-opening team at Radisson Blu Hotel and Spa Nashik, where the focus was on promoting local cuisine. Among many contenders, she proved herself as the most talented and graceful, earning her a key role in the hotel's culinary team. Since then, Yogita has had a successful journey, serving authentic local delicacies of Nashik that have earned her accolades from guests along with the recognition on social media for her exceptional culinary skills.

Long-time Public Relation Officer of A.B.H.A.R. Nashik



Awardee: **Manohar Ahire**, Public Relation Officer, ABHAR, Nashik

Manohar Ahire, the Public Relations Officer for the Association of Bar Hotels and Restaurants (ABHAR) in Nashik for the past 10 years, has been instrumental in membership drives and timely liaising with government agencies on hotelier issues and challenges. A dedicated social activist, he has also worked with the Promoters and Builders Association, Agrawal Sabha, and as a freelance journalist for various weekly publications and news channels in Nashik, providing impactful information with facts and precision to the public.

Founder of one of India's Largest Thali chains



Awardee: **Aabha Chandak** and **Rahul Chandak**, Founders, Manbhavan Premium Thali Restaurant

Aabha Chandak and Rahul Chandak, the founders of Manbhavan Premium Thali Restaurant, have redefined the dining experience with their exceptional thali offerings and warm hospitality. Their commitment to quality and authentic flavours has made Manbhavan a beloved destination for food enthusiasts, earning them well-deserved recognition in the culinary world. For food lovers, their restaurant chains continue to serve the distinct Indian flavours through their traditional vegetarian Gujarati-Marwari cuisine in various Thali format. ♦



Ensuring safe food service

With its latest online FoSTaC training session, HRAWI proudly marks a milestone of empowering 3,504 professionals with vital food safety skills.



HRAWI Bureau

India is a land where culinary artistry thrives in every vibrant corner, with each region offering a delicious testament to its deep-rooted food culture. Nowhere is this more evident than in the western belt, where bold spices and regional ingredients come together to create flavours that are as distinctive as they are delightful. But true culinary excellence goes beyond taste—it is also measured by the hygiene and authentic ingredients.

With similar sentiment, HRAWI continues to take proactive steps

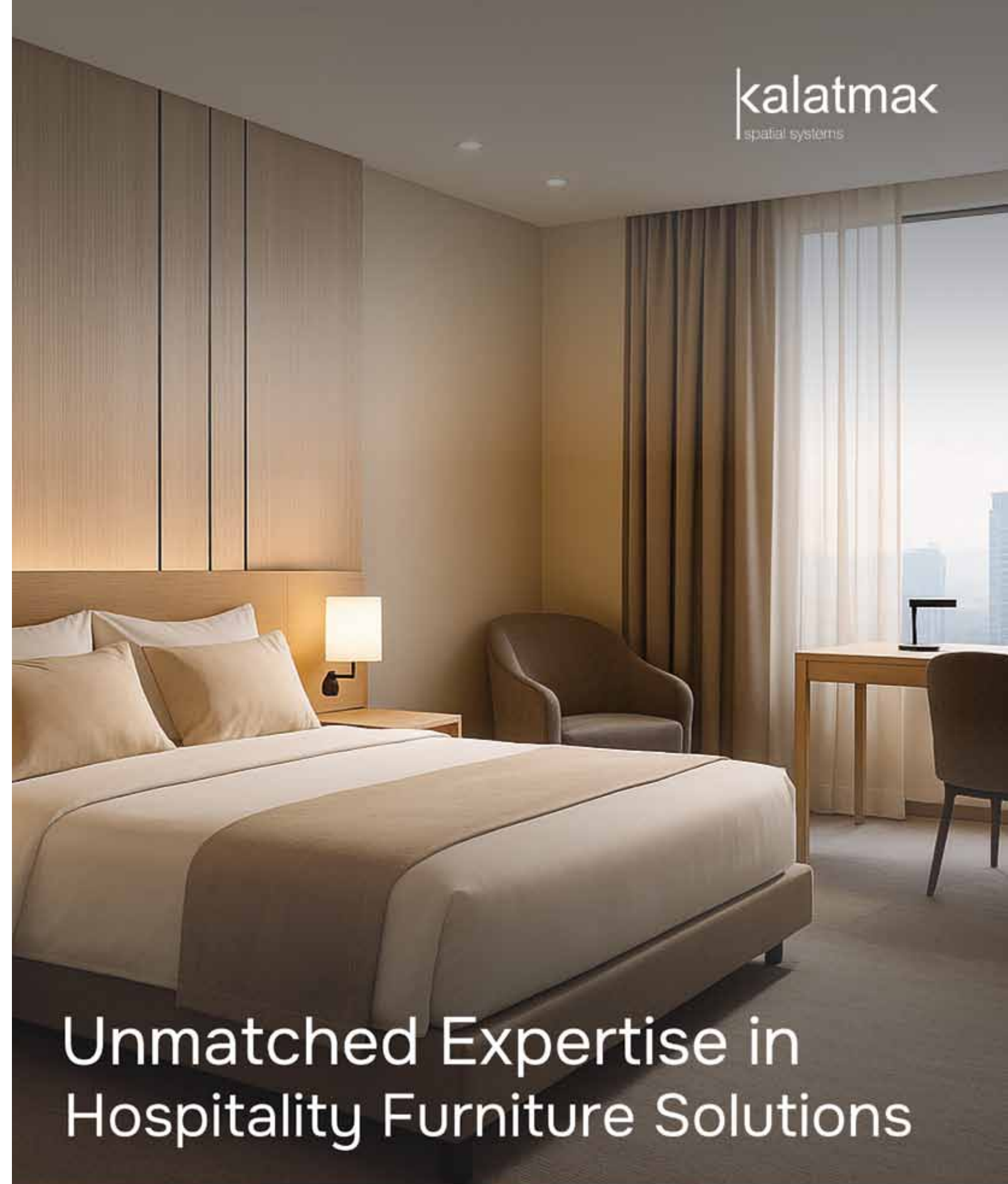
FoSTaC initiative reinforces its commitment to cultivating a strong culture of food safety within India's hospitality

towards enhancing food safety standards in the hospitality industry. Recently, the association hosted a virtual FSSAI's Food Safety Supervisor Training in Advance Catering (FoSTaC) in May for hospitality professionals of Ginger Hotels from Maharashtra and

Madhya Pradesh region. The training session witnessed the attendance of 30 professionals, who were guided and trained by Professor **Divya Bhaskar**, Trainer, Parikshan. on food safety protocols, hygiene practices and sustainable waste management—skills critical for raising operational benchmarks in the sector.

With this online session, HRAWI has now trained 3,504 professionals under the FoSTaC initiative, reinforcing its commitment to cultivating a strong culture of food safety within India's hospitality ecosystem. The initiative was designed to empower industry stakeholders with practical tools and insights to align with both national safety regulations and global best practices.

Previously, HRAWI conducted similar training programme at Amarpreet Hotel – A M Hotel Kollection in Chhatrapati Sambhaji Nagar, which was inaugurated by **Dr Pasupathy V**, Trainer, Parikshan. Extending its reach beyond Maharashtra, HRAWI also organised a FoSTaC training at Radisson Hotel, Candolim in Goa, which was attended by 39 professionals. ♦



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Yoga ignites wellness tourism drive

HRAWI & FHRAI collectively organise ‘Yoga Mahotsav’ showcasing wellness tourism offerings in Goa.

HRAWI Bureau

With over 350 yoga enthusiasts, HRAWI and FHRAI recently hosted a day of mindful

breaths and stretches for the hospitality and tourism trade in May. Organised in association with Morarji Desai National Institute of Yoga (MDNIY) under the Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH), Government of India, the ‘Yoga Mahotsav’ marked the 42nd day of the 100-day countdown to the International Day of Yoga, celebrated annually on 21 June.

Radisson Blu Resort, Cavelossim Beach, Goa was lit up with pride as it hosted this initiative that promoted holistic well-being while enhancing tourism offerings in Goa. The event included a live demonstration of the Common Yoga Protocol conducted by **Dr Joy Pereira**, Master Yoga Trainer (Accredited by the Ministry of AYUSH).

“Goa’s natural beauty and serene environment make it an ideal destination for wellness



and yoga tourism,” said **Vishal Pathak**, Corporate General Manager, Radisson Blu Resort, Cavelossim Beach, Goa.

Deepak Narvekar, Deputy General Manager, Marketing (Hotels) and PRO, Goa Tourism Development

The hospitality sector today is evolving into a hub of wellness offerings, with yoga playing a vital role in this transformation

Corporation added, “We always prioritise wellness and yoga in Goa’s tourism offerings. It enriches tourist experience and opens new avenues for the industry.”

Acknowledging the efforts of Ministry of AYUSH and MDNIY, **Trupti Pawar**, Secretary General, HRAWI said, “The hospitality sector today is evolving into a hub of wellness, with yoga playing a vital role in this transformation. The Yoga Mahotsav exemplifies the strength of collaboration between tourism, wellness and hospitality sectors. Together, we can position India—and especially Goa—as an international hub for wellness tourism.”



Recognising excellence

Trupti Pawar, Secy. General, HRAWI, emphasises that agility in problem-solving plays a pivotal role in leading hospitality industry.



HRAWI Bureau

Trupti Pawar, Secretary General, HRAWI recently received Achievers’ World Woman Icon Award 2025 at the India Habitat Centre, New Delhi. The award honoured iconic women working diligently professionally and socially, contributing towards a developed India.

Reflecting on the leadership qualities, one should practice

to drive success in travel and hospitality, she said, “A good leader in travel and hospitality should be a great communicator, friendly and quick at solving problems. They should understand what customers want and always try to improve their services. Being open to new ideas and changes helps them stay ahead. A leader must also be strong in tough situations, make smart decisions and work well with a team. When asked about how female leaders can

make travel safer for women, Pawar, mentioned, “Women leaders must focus on providing good security, build well-lit, monitored spaces, and train staff on gender sensitivity. They can create women-only areas and offer safe transport options. They can foster trust by using technology like emergency helplines and tracking apps, among others. Moreover, when women leaders take lead, then female tourists travel with more confidence.”

Sport rallies hospitality pros

6,000 virtual viewers applaud 7th edition of Poona Hoteliers Association Premier League (PHAPL), boosting its growing appeal.

HRAWI Bureau

PHAPL 7.0 organised by Poona Hoteliers Association concluded successfully, uniting

42 hospitality teams from Pune marking a sporting milestone. The opening ceremony was inaugurated by **Jimmy Shaw**, President, HRAWI; **Abeda Inamdar**, Vice President, Maharashtra Cosmopolitan Education Society, Pune; and **Amit Sharma**, President, PHA. The dignitaries encouraged teams to ‘Play Well, Play Hard but Play Fair’ and symbolically released colourful balloons to declare the opening of tournament.



Commending PHA, Shaw said, “PHAPL 7.0 is special as it coincides with 25 years of PHA and 75 years of HRAWI. The tournament embodies the spirit of unity, teamwork and enthusiasm that defines the industry. The event has grown over the years, bringing industry professionals together in a competitive yet friendly atmosphere.”

The match concluded with Hyatt Regency, Pune clinching the tournament trophy against the runner-up Novotel, Pune. However, Royal Orchid, Pune and Courtyard by Marriott, Chakan secured spots in the top four. PHAPL 7.0 saw live streaming of all 57 matches. The tournament was witnessed by 6K virtual viewers.



Dairy dialogue for better service

HRAWI & FDA host virtual workshop educating hospitality members on consumption of real dairy and need for regulatory compliance.



HRAWI along with the Food and Drug Administration (FDA), organised a virtual awareness workshop titled 'Choosing Real Dairy – A Call for Conscious Consumption in the Hospitality Sector' in May. Conducted by **Anupamaa Balasaheb Patil**, Assistant Commissioner of Food, FDA, Greater Mumbai, the session aimed to educate hoteliers, restaurateurs and food business operators (FBOs) on the growing use of dairy analogues and the need for regulatory compliance.

Patil outlined critical aspects of India's food safety legal framework



ANUPAMAA BALASAHEB PATIL
Assistant Commissioner of Food, FDA, Greater Mumbai

under the FSS Act, 2006, mandating clear declarations on product ingredients, packaging and menu descriptions. She also highlighted the latest FSSAI directives, which enforce transparency in disclosing whether items contain dairy or analogues and the need for proper allergen labelling. She said, "With food safety being non-negotiable, it is imperative for hospitality businesses to ensure transparency and authenticity in what they serve. Real dairy products uphold culinary traditions and consumer trust,

"With food safety being non-negotiable, it is imperative for businesses to ensure transparency."

while non-disclosure of analogues can pose health and legal risks."

The workshop emphasised the distinction between real dairy products and dairy analogues including plant-based or artificially modified substitutes commonly used for cost efficiency and shelf-life benefits. Participants were made aware of the health risks posed by analogues.

The seminar called on industry stakeholders to take actionable steps including sourcing from FSSAI-licensed suppliers and demand for Certificates of Analysis (CoA). Patil also urged to update restaurant menus to explicitly declare dairy or analogue usage and educate staff on labelling norms and ingredient identification. ♦



Upgrade IHMs, elevate careers

Arun Singh, Director, FHRAI-IHM, Gr. Noida, writes about the plight of various IHMs running in India and what they have to offer to students.



If we look at the profile of Hotel Management Institutes and candidates applying for hotel management programmes, we can clearly say that there are distinct four categories of the institutes and accordingly candidates are applying for the courses. These distinct categories are:

- **IHMs with better infrastructure and serving elite class of students:** This category includes Institute of Hotel Management (IHM), Aurangabad; IHM, Manipal; Indian School of Hospitality, Gurgaon; etc. These institutes due to foreign collaboration, updated curriculum, well-experienced faculty, luxurious infrastructure, brand name and lucrative marketing have programme cost at least three times more than the similar programme cost in government IHMs.
- **Central IHMs, State IHMs and Private IHMs affiliated with National Council for Hotel Management, Noida:** India is the first and only country in the world, where hospitality education has been supported by Central / State government in organised manner in last seven decades and all CIHMs / some SIHMs are self-supported, in terms of the recurring expenditure from last three
- decades, along with imparting quality education on affordable fee with excellent placement in terms of number but the quality of these placement need to be relooked. The focus should be on development of student's professional attitude, personality, communication, appropriate knowledge and desired skill with long-term vision so that level of placement can be improved in coming years. Some Private IHMs excluding FHRAI -IHM affiliated with NCHMCT, Noida have weak infrastructure and unexperienced faculty with low enrollment in last five years, which needs immediate attention.
- **IHMs run by Central/State universities:** Good number of Central/State universities have started hospitality management programmes but barring few, rest of them are not able to decide right way of training. They have very nominal fee structure, which is about ₹40000 to ₹45,000 per semester but has no quality of education, as per hospitality industry standard. Although, they are supported by UGC/University in terms of the recurring grant, these institutions have to work hard on practical level.
- **Private IHM approved by AICTE and affiliated with state, technical or private university:** These IHMs are struggling to



ARUN SINGH
Director, FHRAI-IHM, Gr. Noida

The focus should be on development of student's professional attitude, personality, communication, knowledge and desired skill

survive because of the non-availability of the students for hotel management programmes. Their fee is a little higher than the University IHM but much less than the NCHMCT affiliated IHMs and that affects the quality of learning being provided in these institutes. In terms of cost, they are accessible but with a bit lower standard of infrastructure. ♦



Fire Alarm Systems

Types & code of practice

Hemant Khadse, CEO, East Corp Group, and Fire & Life Safety Consultant, writes about various modern fire alarm systems that could be effective for hotels as they offer superior detection.



Fire safety is a critical aspect of hotel management, ensuring the safety of guests, staff and property. A well-designed fire alarm system plays a crucial role in early detection, timely alerting and effective evacuation during a fire emergency.

Modern fire alarm systems, especially analog addressable systems, offer superior detection, precise location identification and integration with other building safety systems.



HEMANT KHADSE
CEO, East Corp Group, and
Fire & Life Safety Consultant

- **Analog Addressable Fire Alarm:** Unlike conventional fire alarm systems, analog addressable systems provide detailed information about the location of a fire event. Each detector has a unique address, allowing fire response teams to pinpoint the exact source of an alarm. This capability enhances response time and reduces false alarms.
- **Sounder Base Smoke Detectors:** Sounder base smoke detectors provide an effective means of alerting guests in case of fire. These detectors not only detect smoke but also emit

an audible alarm within the room, ensuring the occupants are immediately aware of the danger. This feature is crucial in large hotels, where guests may not hear alarms activated elsewhere in the building.

- **Adequate Sounder Strobe:** In addition to in-room smoke detectors, adequate sounder strobes must be installed in corridors. These devices provide both auditory and visual alarms, essential for ensuring all occupants are alerted, including those with hearing impairments. Proper placement of these devices help facilitate quick evacuation.

- **Manual Call Points:** Manual Call Points (MCPs) allow occupants to manually activate the fire alarm system upon detecting a fire. These should be strategically placed near exit doors, staircases and common areas, ensuring they are easily accessible in an emergency.
- **Fire Alarm Panel:** A fire alarm control panel (FACP) serves as the central hub for monitoring and managing fire alarm signals. For optimal efficiency, the panel must be located in a dedicated and continuously manned fire control room. This ensures that trained personnel can immediately assess alarms, verify incidents, and coordinate emergency response measures.
- **Maintenance of Fire Alarm Systems:** Regular training and maintenance of the fire alarm system are critical for its reliability and effectiveness. Hotel staff should be trained to respond to fire alarms, operate fire panels and use manual call points effectively.
- **Integration with HVAC:** A robust fire alarm system should

Regular training and maintenance of the fire alarm system in hotels and large buildings are critical for its reliability and effectiveness

integrate with the hotel's Public Address (PA) system, and Heating, Ventilation and Air Conditioning (HVAC) for a better emergency response. The PA system enables automatic announcements for evacuation, while HVAC and ventilation system integration ensures smoke control measures, such as shutting down air handling units and activating smoke extraction fans. A well-designed and maintained fire alarm system is a fundamental aspect of fire safety. Analog addressable systems, strategically placed alarm devices and integration with other building systems collectively ensures fire protection. ♦



APPLICABLE CLAUSES FROM IS 2189:2018 (INDIAN STANDARD CODE OF PRACTICE FOR SELECTION, INSTALLATION, AND MAINTENANCE OF AUTOMATIC FIRE DETECTION AND ALARM SYSTEM):

Clause 4.2.2: Specifies the requirement for an addressable fire alarm system for large buildings, including hotels, to enable precise fire location identification.	Clause 5.1.3: Details the installation of smoke detectors in all guest rooms, corridors and key areas to ensure adequate coverage and early fire detection.	Clause 6.2.1: Mandates the placement of manual call points near exit gates, staircases and key locations for easy accessibility during evacuation.	Clause 7.1.4: Stipulates the requirement for a continuously manned fire alarm control panel room to monitor and manage alarms effectively.	Clause 9.1.2: Covers periodic maintenance of devices and functional testing requirements of the detectors to ensure reliable operation of the fire alarm system.	Clause 10.3.1: Recommends the integration of fire alarm systems with HVAC, PA and smoke control systems to enhance emergency response.
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Luxury rewritten

Experiences
over price tags

Leading brands reveal how authenticity, purpose and personalisation are redefining luxury in the hospitality landscape—replacing scarcity and high price mindset.

 Amita Pandey

Luxury is a matter of perception—ever evolving, always personal. In every industry, it takes on a different face although in hospitality, luxury primarily begins with guest satisfaction along with exclusivity,

where guests' preferences speak volumes. Until now, renowned brands were crafting luxury experiences that were driven by the mindset of scarcity or high price.

However, this scene is experiencing a rapid shift in hospitality industry, where exclusivity is no more a perk. In the current scenario, luxury

is no more about product itself instead it is about creating personal values, authenticity and buying experiences or accessing a narrative over opulence.

It is driven by individuals' expectations to experience something that is as refined and unique as customers' distinct identities and values.



DILIP V KOTHARI
CEO, The Fern Sardar Sarovar
Resort, Ekta Nagar

“Today’s travellers, especially those in the premium and international segments, are seeking experiences that go beyond material indulgence.”

Defining luxury

Explaining how the meaning of luxury is experiencing a paradigm shift for hospitality sector, **Dilip V Kothari**, CEO, The Fern Sardar Sarovar Resort, Ekta Nagar, Gujarat, expressed, “We are witnessing a noticeable shift in the way guests define luxury. Today’s travellers, especially those in the premium and international segments, are seeking experiences that go beyond material

indulgence. Authenticity, wellness and sustainability have emerged as key pillars of modern luxury.”

Echoing similar sentiments, **Harpreet Singh Nirh**, Managing Director, Avtar Motels and Cine, said, “Luxury today looks very different from what it did five years ago. For us, it is about authenticity, intentionality and personalisation.”

For **Ruchita Adate**, General Manager, Sales, Lords Hotels & Resorts, today’s traveller is looking forward for the personalised attention when they are staying. They should feel like home in the place where they are visiting. She said, “So we plan out special itineraries for them based on their interest.”

Demands in luxury segment

With these changing perceptions, Nirh pointed out what customers from luxury segment especially India’s High Networth Individuals (HNIs) are seeking during their stays and how their brand is delivering the same. He revealed, “Our Indian guests—especially HNIs—are seeking more meaning in their travel. They want to feel connected to culture, but in a way that is elevated, comfortable and subtly indulgent.” Meanwhile, “International travellers, on the other hand, often come in search of India’s depth—but they still expect the precision and polish of global hospitality. We bring those two worlds together.



Whether it is arranging a private musical performance or offering culinary delights inspired by rich Indian diversity, the goal is to create moments that feel both rooted and rare,” he stated.

Concurring to Nirh’s claim, Kothari too underlined similar patterns in demand, he shared, “Our guests express a growing desire for meaningful connections with the local culture, with nature and with their own well-being. They value transparency in a brand’s ethos, thoughtful environmental practices and experiences that support personal enrichment.”

To meet these desires, brands are crafting wholesome vibes and experiences, not just stays. Kothari, informed, “Our design philosophy pays homage to India’s rich artistic heritage while incorporating modern aesthetics and comforts that cater to the discerning global traveller. The result is an immersive hospitality journey that offers cultural depth, exceptional comfort and a strong sense of place, embodying the essence of modern Indian luxury.” When it comes to services, he said, “We have introduced several upgrades and concepts to meet the evolving expectations of HNIs and international travellers, such as evening rituals that reflect local traditions, offering a sense of calm and connection to the guest. At our resorts, we are leveraging Artificial Intelligence (AI) to deliver hyper-personalised guest experiences, adopting eco-conscious practices

to align with global sustainability standards and integrating smart technologies to enhance convenience and efficiency. In addition, our bespoke wellness offerings are designed to support physical, mental and emotional well-being and resonance.” This approach allows brands to deliver a nuanced, high-touch experience that reflects both the individuality of the guest and the cultural richness of the destination.

Adate highlighted that today’s luxury lies in meaningful authenticity. “At Lords Hotels, we blend contemporary design with India’s cultural soul—crafting stylish, rooted experiences that resonate with both domestic and inbound agents,” she shared. Recognising each traveller’s uniqueness, she added, “We design specific packages and

As the meaning of luxury is evolving, exclusive accessibility still occupies some of the space in defining it.

itineraries depending on season, region and interest—from tailored pilgrimage packages to curated temple *darshan* of ‘Sona ni Dwarka’ or ‘Ambaji’ in Gujarat—ensuring every journey feels personal and purposeful to our customers coming from luxury segment.”

Exclusive offers to agents

As the meaning of luxury is evolving, the exclusive accessibility still occupies some of the space in defining it. This exclusivity is often easier to access via travel agents as they are the crucial connect between hoteliers and customers. In fact, discerning travellers from luxury segment prefer to make their bookings through travel agents as it promises safety, insider knowledge and assurance in comparison to uncertainty of online options. To maintain this assurance, renowned hoteliers too offer special packages to travel agents to highlight the integrity of their brands.

Nirh said, “We have designed several experiences exclusively for our travel agents—things you would

not find on any Online Travel Agency (OTA). These might include a private reunion get-togethers, or curated off-menu dining experiences hosted by the executive chef in an under-the-sky setting. When it comes to VIP guests, our agents are our collaborators. We manage everything from personalised fragrance preferences to orchestrating celebrations across multiple days. Our operation’s teams are available 24/7 to support agents, not just in execution but also in ideation. We want them to feel they have a creative partner on our side.”

Acknowledging the value that travel agents add in crafting meaningful journeys, The Fern goes the extra mile—designing itineraries that elevate guest experience into something truly exceptional. Kothari, revealed, “For those agents going beyond simple room bookings, we offer tailor-made packages like crafting complete ‘Statue of Unity’ itineraries, designed specifically to suit their client profiles, allowing high degree of flexibility and personalisation.”





HARPREET SINGH NIRH
Managing Director
Avtar Motels and Cine

“We manage everything from personalised fragrance preferences to orchestrating celebrations across multiple days.”

However, The Fern do not maintain a separate VIP desk or exclusive concierge for agent-booked guests, their concierge service is accessible to all guests and is fully equipped to assist with any special needs. Kothari added, “We believe that every guest deserves the same standard of attentive service, regardless of the booking channel but ultra-personalised requests are handled with care and precision. This can include bespoke itineraries, personalised room arrangements and experience planning, all coordinated through the travel agent.”

Kothari emphasised that true luxury is not just about elegance—it is about effortless execution. “At The Fern, we harness technology to streamline operations,” he shared, adding, “Although we provide tailored rate sheets to travel agents for easy planning but they can also access real-time availability if they are connected through API to our channel manager platform, enhancing seamless booking efficiency.”

Highlighting travel agents as indispensable pillars of the hospitality ecosystem, Adate

revealed that The Lords Hotels & Resorts honour this synergy by offering exclusive access and privileges to agents—fostering win-win relationship. She explained, “We assist them in planning their itineraries as per their customer’s requirements, including exclusive experiences, which one can only enjoy if they are booking through travel agents and are not available on OTA platforms. For instance, we curate packages with special activities for travel agents bringing in all old-age or women group such as wellness retreat and culinary experiences. Sometimes we also provide room upgradation options to our travel agents. These packages keep on changing as per the seasons. For instance, currently we are offering a summer package exclusively to travel agents for which the pricing is completely different on OTA.”

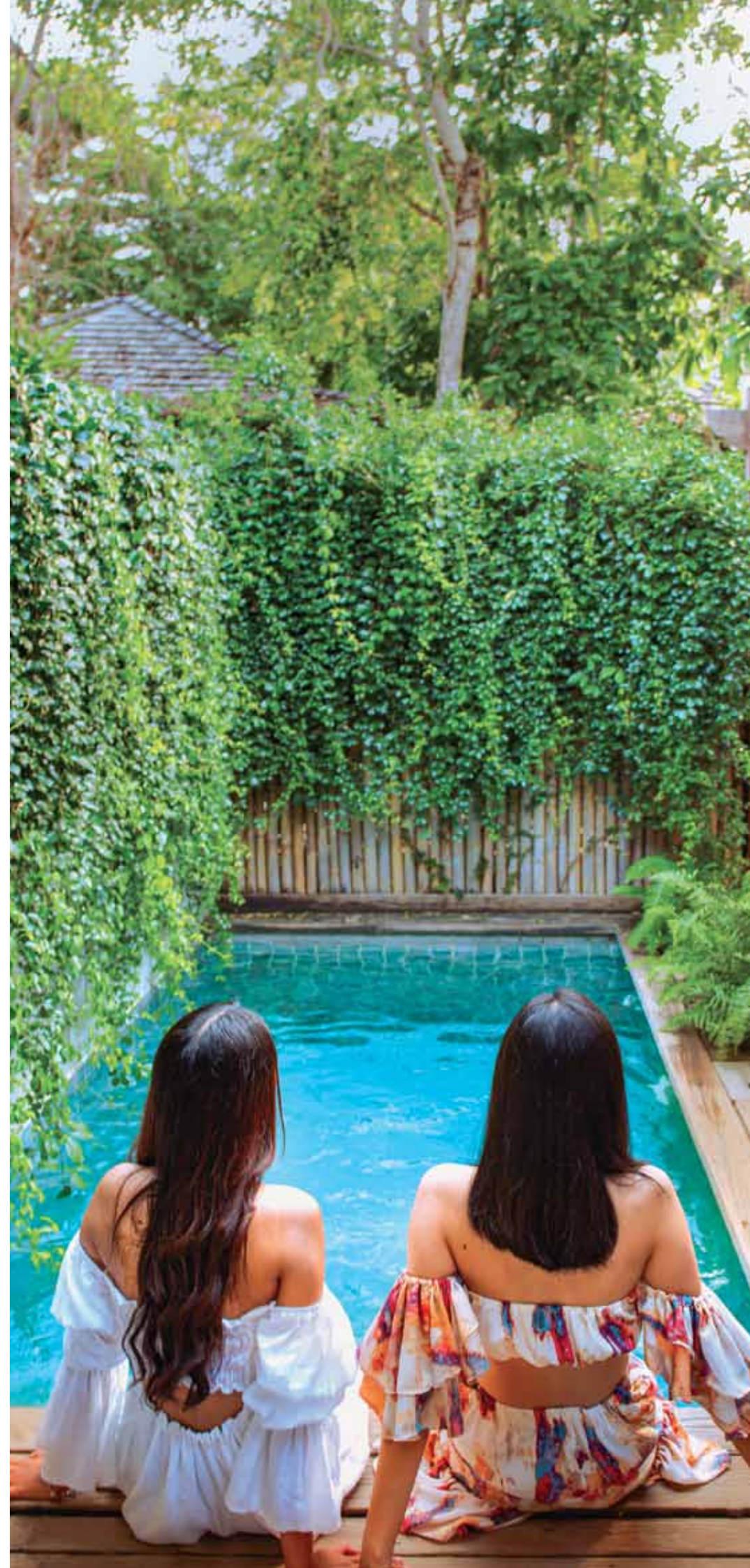
Hyperlocal offerings

As luxury today means immersing oneself in a destination’s soul, brands are also weaving local culture and traditions into every offering as culture and its people define the true essence of any location. Nirh said, “Our region has so much to offer—like guided walks with local historians, or farm-to-table experiences in urban set ups that still use age-old cooking techniques.”

Meanwhile, Kothari informed, “Whether it is exploring regional attractions or engaging in cultural experiences, The Fern works closely with agents to reflect the essence of the destination in each journey. In addition to mainstream attractions, we also offer curated experiences that go beyond the typical tourist path.”

Multi-generational offerings

Luxury is no more about having a nuclear experience, today’s luxury segment demands packages that could be enjoyed with families making their bond stronger. On similar lines, Nirh added, “We also recognise that a lot of luxury travel today is multi-generational. So we create packages that cater to the whole family: kids’ experiences



rooted in culture, adventure options for teens, network recreation for elders and other exclusive moments for the family. This really resonates with Indian families and diaspora guests coming home to rediscover their roots.”

Interestingly, the strategic location of The Fern, naturally provides a setting for multi-generational travel. Highlighting the same, Kothari pointed out, “The diverse range of attractions around the resort ensures there is something for every age group, whether it is nature, culture, or leisure activities.”

Commission Structures

To build the trust, hoteliers set commissions and loyalty programmes, which can further ease the efforts of their travel partners, subsequently helping them in curating packages for better guest satisfactions.

Nirh informed, “Our commission model is flexible and built around



RUCHITA ADATE
General Manager, Sales
Lords Hotels & Resorts

“Along with special packages & additional benefits for travel partners, Lords Hotels run loyalty programmes for travel partners.”



loyalty. We offer tiered commissions, special perks for repeat business and high-value bonuses for premium bookings. We also have a rewards programme that lets agents earn personal benefits—everything from complimentary stays to room upgrades for their clients. It is our way of saying thank you for putting their trust in us.”

With a belief that travel agent community are long-term strategic partners rather than mere intermediaries, Kothari said,

“Our commission structures are thoughtfully designed to reflect this philosophy. At The Fern, we maintain a volume-based commission for our travel agent partners. This approach allows us to offer competitive rates that scale with the level of business generated, thereby rewarding agents for their consistent support.” Similarly, Adate clarified, “Along with special packages and additional benefits for travel partners, the Lords Hotels run different loyalty programmes to build their trust.”



Hotel with ₹7,500+ room rate draw 18% GST for diners

Hotels charging more than ₹7,500 per night for a room at any point in any financial year will be considered 'specified premises' attracting 18 per cent Goods and Services Tax (GST) for their restaurant services, clarified Central Board of Indirect Taxes and Customs (CBIC), recently. This applies to all restaurant services within the hotel and they can claim back the Input Tax Credit (ITC). Taxability of such restaurants will be on the basis of value of supply (transactional value). For restaurants outside specified premises, the GST rate will be 5 per cent without ITC. The CBIC also made it clear that it classifies hotels as 'specified premises' based on the actual price customers pay for rooms rather than pre-declared tariffs. A hotel falls into the category of specified premises if: Any of its rooms cost more than ₹7,500 per night in the last financial year; it voluntarily declares itself as a 'specified premises' before 31 March; or it is newly registered and submits this declaration within 15 days of registration.

Aiming for
net zero
by 2045: Pokhariyal

Outlining IHCL's ambitious goals for 2030, **Gaurav Pokhariyal**, Executive Vice President, Human Resources, IHCL claimed, "As a brand deeply committed to sustainability, our green strategy is closely aligned with the long-term vision of the Tata Group. 'Paathya' initiative has been a successful step in this direction. While our growth target includes opening one hotel every week by 2030, we are equally focused on achieving net-zero status by 2045. It is an audacious vision and we are determined to leave no stone unturned in making it a reality." IHCL currently has 380 hotels in India. The brand continues to advance its sustainability journey by accelerating the use of renewable energy across its portfolio.

FHRAI criticises

Agoda's commission policy changes



The Federation of Hotel & Restaurant Associations of India (FHRAI) has called upon online travel agency, Agoda, to immediately roll back the recent changes to its commission structure, revert to the original tax-excluded model as per existing contracts and comply with Indian tax laws.

In a formal letter addressed to Agoda's leadership, FHRAI highlighted that the introduction of the 'Reference Sell Rate' (RSR), a new commission calculation model that charges commission on total room rate, including taxes, despite the signed agreement stipulating that commission should be calculated only on the room rate excluding taxes. This directly violates the terms of previously agreed contracts between Agoda and hotel partners. The federation pointed out that Agoda's move to charge commission on the gross rate inclusive of GST, instead of the base rate, has led to financial strain and operational disruptions for its member establishments.



'Ministry of Tourism to add
50 new sites
by year end,' says **Suman Billa**

Highlighting the importance of enhancing the destination experience for both guests and hosts, **Suman Billa**, Director General and Additional Secretary, Ministry of Tourism, Government of India, said, "If the sector fails to make India a compelling choice for travellers, they will simply choose other countries. Currently, demand is outpacing supply, leading to over-tourism and the strain on our resources. The Ministry of Tourism will identify a new set of 50 destinations by the end of the year." Informal consultations with states and industry have already begun shared Billa. "We are currently drafting the first-cut guidelines, which will be shared with both stakeholders for feedback. The Ministry hopes to identify the first set of 50 tourism destinations within this year," he added.

Bengaluru to welcome 55th FHRAI convention

FHRAI will host its 55th Annual Convention from 12 to 14 September 2025 in Bengaluru, Karnataka. The convention will bring together 1,200 stakeholders, including policymakers, industry experts, hospitality leaders, entrepreneurs and academicians. It aims to explore trends, innovations and collaborative pathways to shape a resilient and future-ready hospitality ecosystem. **K Syama Raju**, President, FHRAI, said, "The 55th FHRAI Convention is an opportunity to build a roadmap for resilient, inclusive and eco-conscious hospitality growth in India. Bengaluru serves as the perfect backdrop for these crucial conversations. We look forward to welcoming industry leaders and changemakers who are shaping the future of tourism and hospitality." The upcoming convention is expected to feature panel discussions, keynote addresses, technical sessions, and interactive forums, focussed on driving sustainable growth and innovation.



Tourism to add
US\$11.7 tn
to global economy: **WTTC**

WTTC research shows that global travel & tourism is expected to grow robustly this year, as travellers spend more than ever before. According to the council's 2025 Economic Impact Research (EIR), international visitor spending is forecast to reach a high US\$2.1 trillion in 2025, surpassing US\$1.9 trillion in 2019 by US\$164 billion. As a result, tourism is expected to contribute a staggering US\$11.7 trillion to the global economy, accounting for 10.3 per cent of GDP. Meanwhile, jobs supported by the sector are expected to grow by 14 million in 2025, to reach 371 million worldwide. **Julia Simpson**, President and CEO, WTTC, said "While the picture is strong, the recovery remains uneven. While some countries are producing record-breaking numbers, other large economies are plateauing." Though there is positive news for many economies, in major markets such as the US, China and Germany, growth has slowed. Other key markets such as Saudi Arabia is ahead of the curve. WTTC forecasts that by 2035, tourism will inject US\$16.5 tn into the global economy, accounting for 11.5 per cent of global GDP. Global spending is anticipated to reach US\$2.9 tn, with a CAGR of 3.4 per cent. ♦

Future of F&B

Smart, Sustainable

As food industry's landscape is shifting gradually, Sofitel Mumbai BKC stands as a beacon, proving that blend of culinary artistry & conscious living is future.



The Food & Beverage (F&B) segment is experiencing a revolution, blending heritage with innovation to set global standards in sustainability, health-conscious dining and technology integration.

At the heart of this evolution, Sofitel Mumbai BKC is exemplifying how creativity and responsibility can together shape the future of gastronomy.

Sidney D'Cunha, Director, Food & Beverage and Culinary, Sofitel Mumbai BKC, has revitalised the culinary scene through innovative food festivals, collaborations with celebrated guest chefs and a strong focus on sustainability by implementing AI-driven food waste reduction. D'Cunha's excellence and impact were recently honoured in 'The Legends of IHM Mumbai', a commemorative coffee table book celebrating over 70 alumni who have significantly shaped the hospitality industry. This recognition highlights his contributions not just as a leader, but as an inspiration to the next generation of culinary professionals.

Commenting on the F&B innovations in India, D'Cunha shared, "The Indian F&B industry is undergoing a transformative phase, driven by a blend of tradition and innovation. As global culinary trends evolve, India's F&B sector is not only adapting but also setting benchmarks in sustainability, health consciousness and technological integration."



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There is a growing emphasis on showcasing India's diverse regional flavours. Restaurants are delving deep into local traditions, bringing dishes from lesser-known regions to the forefront, offering patrons an authentic taste of India's vast culinary landscape. D'Cunha emphasised on two major shifts in the industry:

Sustainability is no longer a buzzword but a necessity. Establishments are adopting eco-friendly packaging, sourcing ingredients locally and minimising waste, aligning with global environmental goals.

The demand for foods offering health benefits beyond basic nutrition is on the rise. From probiotic-rich yogurts to protein-packed smoothies, the focus is on enhancing well-being through diet.

D'Cunha underlined the importance of blending traditional flavours with modern techniques, ensuring that while innovation

drives the industry forward, the rich culinary heritage remains intact.

Global culinary collabs

Sofitel Mumbai BKC has established itself as a vibrant destination for international culinary exchanges, regularly hosting food pop-ups in collaboration with Sofitel properties across the world. These events bring global flavours to Mumbai, offering guests an immersive gastronomic experience rooted in cultural celebration.

The hotel welcomed Chef from Sofitel Kuala Lumpur Damansara for a Malaysian Food Festival, showcasing authentic dishes such as *Laksa* and *Rendang* Curry. Additionally, its award-winning Indian specialty restaurant, Jyran, also hosted Delhi's iconic 'Chor Bizarre', introducing its rich culinary heritage to Mumbai audiences.

Continuing this tradition, the hotel is now preparing for a Korean Food Festival in partnership with



SIDNEY D'CUNHA
Director, F&B and Culinary,
Sofitel Mumbai BKC

“From probiotic-rich yogurts to protein-packed smoothies, the focus is on enhancing well-being through diet”

Sofitel Ambassador Seoul Hotel & Serviced Residences, bringing authentic Korean flavours and guest chefs to Mumbai.

These cross-cultural culinary pop-ups reflect Sofitel's commitment to blending luxury hospitality with global gastronomy, right in the heart of Mumbai, along with preserving the authenticity of the local traditional flavours. ♦♦



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Accor opens

Fairmont Mumbai; signs properties in Indore

Accor's Fairmont Hotels & Resorts, with Shrem Airport Hotels, announced the opening of Fairmont Mumbai in April 2025. It is the newest addition to the brand's global portfolio. Fairmont Mumbai marks the brand's 2nd property in India, following Fairmont Jaipur. With four more Indian destinations in the pipeline in Udaipur, Agra, Shimla and Goa, Fairmont continues its expansion across the region. In addition, Accor announced the signing of Novotel Indore Super Corridor and ibis Styles Indore Super Corridor, solidifying its presence in Indore. Scheduled to open in 2029, the 310-key dual-branded hotel will cater to the city's demand for high-quality accommodations. The property will be developed by Pitraparvat Developers. This new addition will strengthen the Group's presence in Madhya Pradesh.



Goa targets

foreign tourists with incentives

With the aim to attract high spending international tourists to Goa, **Rohan Khaunte**, Tourism Minister, Government of Goa, said, "The state is working on an initiative aimed at attracting high-spending international tourists through incentives to specific countries and airlines." This scheme for countries and airlines that traditionally bring high spending tourists to Goa aims to increase Foreign Tourist Arrivals (FTAs) in the state. Khaunte added that now onwards, all hotels and guest houses in Goa would be required to upload guest data on the Tourism Information Management Enterprises (TIME) software. This crucial step will enable more effective data collection and analysis. Goa welcomed around 4,67,911 international tourists last year surpassing 4,52,702 international tourists in 2023.

IHCL

introduces luxury hotel
'Claridges Collection'

IHCL introduced Claridges Collection, a set of boutique luxury hotels. Speaking on the launch, **Puneet Chhatwal**, MD and CEO, IHCL, said, "With India's growing economic prominence, the income pyramid is witnessing a structural shift and the demand for luxury product and services is at an all-time high. This presents a market opportunity to extend hospitality offerings in the luxury segment as consumers are seeking differentiated experiences." The Claridges Collection portfolio will commence with The Claridges, New Delhi and will include Connemera, Chennai and Blue Diamond, Pune. Claridges Collection is set to build its portfolio across India's metro cities and key leisure destinations with a vision to reach 20+ hotels by 2030.

The Oberoi Vindhyavilas

Wildlife Resort, Bandhavgarh is now open



The Oberoi Group notified the launch of The Oberoi Vindhyavilas Wildlife Resort, Bandhavgarh. India's renowned wildlife destination, Bandhavgarh National Park, known for Royal Bengal Tigers is just a few minutes drive away from this resort. Set across a lush 21-acre forested expanse, the property features 19 luxury tents and two luxury villas with private pools, offering guests privacy and a deep connection with nature. **Arjun Oberoi**, Executive Chairman, The Oberoi Group, said, "We are proud to bring our distinctive hospitality to one of India's most revered wildlife destinations." **Vikram Oberoi**, Chief Executive Officer, The Oberoi Group, further added, "India's national parks are among the country's most extraordinary natural treasures and we are delighted to introduce the Oberoi experience to Central India."

Bhopal Railway Station
welcomes

1st pod hotel

Bhopal Railway Station unveiled its first pod hotel, offering a modern, budget-friendly accommodation option for travellers. The pod hotel, a project years in the making, represents a significant step toward enhancing travel convenience at Bhopal Railway Station. Travellers will soon be able to enjoy an affordable, comfortable and secure resting space, redefining the station's hospitality standards. The facility will feature 20 family pods and 118 single-bed pods designed to provide comfort and convenience for short stays. The pods are compact yet well-equipped, with single-bed pods measuring 5 ft by 7 ft and family pods spacious enough to accommodate a couple and two children. Rentals will start at just ₹299 per hour, catering to passengers waiting for connecting trains or seeking a comfortable rest during layovers. For family pods, the prices will range from ₹1000 for a 6-hour stay to ₹2100 for a full 24-hour stay. Reservations for the pod hotel will be available online through the IRCTC website as well as offline. To secure a pod, passengers will need to provide a PNR number for booking.



MP's four heritage sites make to

UNESCO's tentative list

Madhya Pradesh's rich historical heritage has gained global recognition, with four sites newly included in UNESCO's tentative list. **Dr Mohan Yadav**, Chief Minister, Madhya Pradesh, said that the inclusion of Ashokan Edict Sites, Chausath Yogini Temples, Gupta Period Temples and the Palace-Fortresses of the Bundelas in UNESCO's Serial Nomination for tentative listing highlights state's distinct place in India's cultural and historical landscape. This recognition is a testament to the state's commitment to preserving its invaluable heritage. With this latest inclusion, MP now boasts 18 UNESCO-recognised heritage sites—three on the Permanent List (Khajuraho Group of Temples, Bhimbetka Rock Shelters, and Buddhist Monuments of Sanchi) and 15 on the Tentative List. ♦

Flavours echoing through generations

For 65 years, Khyber has delighted guests with its timeless signature menu, evoking nostalgia across generations with every authentic bite.



Known for its North-West Frontier cuisine, Mumbai-based Khyber restaurant completed its 65 years of operations, which is a unique milestone in the world of hospitality. The restaurant continues to serve its signature menu in the heart of Kala Ghoda art district.

Founded in 1958 by **OP Bahl**, Khyber grew in popularity through the decades, navigating challenges while retaining its identity. However, in 1985, a fire forced the brand to temporarily shut down operations. Post-fire, Bahl family relaunched the restaurant in 1988. The redesigned space spotlighted hand-carved Rajasthani architectural elements and art

commissioned from names like MF Husain and Anjolie Ela Menon. The move redefined standalone fine dining in Mumbai, especially outside 5-star hotel settings. Khyber's operational consistency

Khyber, said, "Reaching 65 years is truly special. It comes down to respecting the food and the guest experience above all else. My father always emphasised consistency, ensuring that the flavours people

Khyber's operational consistency has played a key role in its longevity

has played a key role in its longevity. Approximately 80 per cent of its menu has remained unchanged for decades. Dishes such as *Khyber Raan*, *Paneer Korma* and *Tandoori Jhinga* continue to be prepared by in-house cooks trained specifically to maintain the restaurant's standards. **Sudheer Bahl**, Proprietor,

expect, the quality they trust, is delivered every single time." As the restaurant navigates generational leadership and evolving customer expectations, its focus remains on retaining culinary consistency while making thoughtful updates to its space and offerings. ♦



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Moreover, as a brand delivering value to its clients, Colliers makes sure to invest in strong bonds with its business partners and empowers them to think differently to drive exceptional results. ♦

Pouring sensory journey in every sip

DABRI
SINCE 1917

Since 1917, Dabri Tea has stood as a timeless symbol of craftsmanship, consistency and quiet luxury and has transformed into a trustworthy brand. From the lush green estates of Dooars region to connoisseurs across the globe, Dabri remains devoted to uncompromising quality.

What sets Dabri apart is its complete vertical integration—from leaf to luxury. Every stage, from cultivation to curation, is meticulously managed in-house. Their 'Garden to Cup' philosophy ensures exceptional purity, precision and consistency in every sip. The brand's portfolio comprises of 70+ blends, which serves as rejuvenating rituals, perfect for health-conscious patrons and luxury hospitality menus.

The brand also champions eco-conscious practices such as natural farming, rainwater harvesting, solar power usage and zero-waste discharge along with community welfare activities.

Dabri is deepening its collaboration with premium hotels, resorts and fine-dining establishments to create bespoke tea experiences for their guests while serving over a century of excellence, nurtured by tradition and brewed for the future. ♦

Expert decodes core insurance expenses

Bhoomi Deherkar, Partner, Ketan Assurance, explains fundamental aspects and cost components that determine what you pay for health insurance.



Understanding health insurance costs is crucial for effective budgeting and choosing the

right plan. In India, several key components determine the overall cost of your health insurance coverage. Here is a concise breakdown of these elements:

Premiums

The premium is the amount you pay periodically—monthly, quarterly, or annually—to keep your insurance active. Premiums vary based on factors such as the type of plan, coverage amount, age and health history. Higher premiums generally offer more comprehensive coverage and lower out-of-pocket costs. On the other hand, lower premiums may seem budget-friendly but

Lower premium can save money now but may lead to higher cost if significant medical care is needed

often come with higher deductibles and out-of-pocket expenses.

Tip: Balance premium cost with the level of coverage. A lower premium can save money now but may lead to higher costs if significant medical care is needed.

Deductibles

The deductible is the amount you pay out-of-pocket before your insurance starts covering expenses. For instance, with a ₹10,000 deductible, you pay that amount before your insurance covers further claims. Higher deductibles have lower premiums but require more upfront payment in emergencies.

In contrast, lower deductibles increase premiums but reduce

your out-of-pocket costs during medical events.

Tip: Choose a deductible that matches your expected healthcare needs and financial situation.

Copayments or copays

A copayment is a fixed amount paid each time you access healthcare services, like doctor visits. For example, a ₹200 copay on a ₹1,000 bill means you pay ₹200, and the insurer covers the rest. The higher copays have lower premiums but it increases cost per visit, whereas lower copays have higher premiums but it reduces the cost per service.

Tip: Consider your anticipated healthcare usage when selecting a copayment level.

Loading for certain illnesses

Loading increases your premium based on the risk associated with certain illnesses or conditions. For instance, individuals with chronic conditions like hypertension or cancer may face higher loading charges due to the increased likelihood of frequent medical claims.

By understanding cost components, you can make a more informed decision about the right health insurance plan for your family and the self as per your needs and budget. ♦



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